

Proposed NU Business Name: **GARIB NAWAZ PHARMACY**



Project identification and prepared by: Ramendra Nath Halder,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDULLAH AL MAMUN
Age	:	01-04-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
No. of siblings:	:	04 Brothers 01 Sisters
Address	:	Vill: North Barahi Gobinda; P.O: Joyloskor ; P.S: Dagoan Vuiya ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NOOR NAHAR
(iii) Father's name	:	JALAL AHMED
(iv) GB member's info	:	Branch: Joyloskor, Dagoan Vuiya; Centre # 24 (Female), Member ID: 1774/1; Group No: 01 Member since: 05-12-2003 to 10-12-2009 (06 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-023220
Family's Contact No.	:	01826-545082
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOOR NAHAR joined Grameen Bank since 06 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	GARIB NAWAZ PHARMACY
Location	:	Mollaghata Bazar, Daoan Vuiya Feni
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 210,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 05 ft= 65 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rolack, Seclo, G max, Syrap, Or saline etc▪Average 14% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

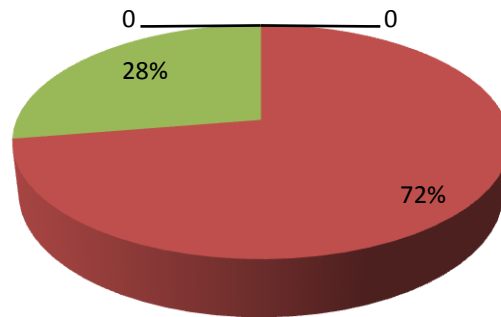
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rolack, G max, Syrup, Or saline etc	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less. Variable Expense			
Rolack, G max, Syrup, Or saline etc	4,700	141000	1692000
Total variable Expense (B)	4,700	141000	1692000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less. Fixed Expense			
Rent		2000	24000
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		8,500	102000
Net Profit (E)= [C-D]		12,500	150000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Thorax	0	0	25,000	0	0	20,000	45,000
Seclo	0	0	30,000	0	0	10,000	40,000
Losectil	0	0	20,000	0	0	10,000	30,000
Torey	0	0	25,000	0	0	10,000	35,000
Or saline	0	0	10,000	0	0	0	10,000
Syrup	0	0	50,000	0	0	30,000	100,000
Security	1	50,000	50,000	0	0	0	50,000
Total	75	0	210,000	3	0	80,000	290,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 80,000
- Total 290,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rolack, G max,Serap, Orsaline etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less Variable Expense					
Rolack, G max,Serap, Orsaline etc	4,730	141,900	1,702,800	1,787,940	1,877,337
Total variable Expense (B)	4,730	141,900	1,702,800	1,787,940	1,877,337
Contribution Margin (CM) [C=(A-B)	770	23,100	277,200	291,060	305,613
Less Variable Expense					
Rent		2,000	24,000	24,000	24,000
Electricity bill		700	8,400	8,800	9,300
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		8,800	105,600	106,200	107,000
Net Profit (E)= [C-D]		14,300	171,600	184,860	198,613
Investment Payback			32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	171,600	184,860	198,613
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139,600	292,460
	Total Cash Inflow	251,600	324,460	491,073
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	139,600	292,460	459,073

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











গার্মেন্টস

প্রত্যক্ষ সাক্ষাৎ

আজ নিম্ন-স্বাক্ষর করী এতে মুঠি
প্রত্যক্ষ করিতেছি যে, নূর নাহার
স্বামী- জালাল আহম্মদ, গ্রাম- উত্তর
বাগাহি জোবিন্দ, ঢেক- কখনকর,
উমরুল্লাহ- দেবান্দুল্লাহ, জেলা- ফেনী,
তিনি প্রাক্তন ক্রমিক কখনকর জেলা
স্বাক্ষর স্বাক্ষরিত করিতে উক্ত নিম্ন
বাক প্রমাণ দিইনম, তারিখ ২০০৬ প্রমাণ
প্রমাণ প্রমাণ করিবন ও ক্রমিক
প্রমাণ প্রমাণ করিবন, তারিখ
নং - ২৪/১১ প্রমাণ - ০৩ ফোন - ২৭৭৪/১

স্বাক্ষর
আবদুল্লাহ মামুন



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আবদুল্লাহ আল মামুন
Name: ABDULLAH AL MAMUN
পিতা: জালাল আহম্মদ
মাতা: নূর নাহার
Date of Birth: 01 Jan 1992
ID NO: 19923012538000399

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনো কাজে পাঠানো গেলে নিম্নলিখিত পোষ্ট অফিসে অথবা মেনেজার জন্য অনুমোদন করা হইবে।
ঠিকানা: বাসা/হোষ্টেল: জালাল আহম্মদের নতুন বাড়ী, গ্রাম/রাজা: উত্তর বাগাহি
পোবিন্দ, ডাকঘর: জায়লস্বর - ৩৯০০, দারানকুণ্ডা, ফেনী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/১০/২০১৩



